

Information to identify the case:		
Debtor 1:	Frank V. Federico Jr.	Social Security number or ITIN: xxx-xx-0927
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:	Cathy J. Federico	Social Security number or ITIN: xxx-xx-7720
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter: 13 9/1/21
Case number:	21-17001-ABA	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Frank V. Federico Jr.	Cathy J. Federico
2. All other names used in the last 8 years	aka Frank Federico	aka Cathy Cresthull, aka Cathy Jean Federico
3. Address	7417 Rudderow Avenue Pennsauken, NJ 08109-2937	7417 Rudderow Avenue Pennsauken, NJ 08109-2937
4. Debtor's attorney Name and address	Joel R. Spivack Law Office of Joel R. Spivack 1415 Marlton Pike East Suite 302 Cherry Hill, NJ 08034	Contact phone 856-488-1200 Email: joel@spivacklaw.com
5. Bankruptcy trustee Name and address	Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 - Suite 580 Cherry Hill, NJ 08002	Contact phone (856) 663-5002 www.standingtrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM - 4:00 p.m., Monday - Friday (except holidays) Contact phone 856-361-2300 Date: 10/21/21
THIS IS AN AMENDMENT NOTICE BECAUSE THE DEBTOR HAS FILED EITHER AN AMENDMENT TO THE PETITION OR TO THE STATEMENT ABOUT DEBTORS SOCIAL SECURITY NUMBER		

For more information, see page 2

THE LOCATION, DATE AND TIME OF THE MEETING OF CREDITORS IS SUBJECT TO CHANGE. DEBTORS, PLEASE CONSULT WITH YOUR COUNSEL. SELF REPRESENTED DEBTORS AND ALL PARTIES IN INTEREST, PLEASE REFER TO THE TRUSTEE WEBSITE AT www.standingtrustee.com

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Filing deadline: 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on:
11/10/21 at 09:00 AM, Location: **Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

In re:
Frank V. Federico, Jr.
Cathy J. Federico
Debtors

Case No. 21-17001-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Oct 21, 2021

User: admin
Form ID: 3091

Page 1 of 4
Total Noticed: 75

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2021:

Recip ID	Recipient Name and Address
db/jdb	Frank V. Federico, Jr., Cathy J. Federico, 7417 Rudderow Avenue, Pennsauken, NJ 08109-2937
519299745	+ Citizens Bank/fm, 121 South 13th Street, Lincoln, NE 68508-1904
519302326	+ Denise Carlson Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
519299750	+ First Bank NJ, 2465 Kuser Road, Suite 101, Trenton, NJ 08690-3310
519299751	+ First Bank NJ, 1395 Yardville - Hamilton Square Road, Hamilton, NJ 08691-3390
519299753	+ George and Shannon Probasco, 4326 Finlaw Avenue, 2nd Floor, Pennsauken, NJ 08109-2944
519299754	+ George and Shannon Probasco, 4326 Finlaw Avenue, Second Floor, Pennsauken, NJ 08109-2944
519314923	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519299757	+ John J. Sheerin, 6851 Jericho Tpke, Suite 220, Syosset, NY 11791-4449
519299758	+ John J. Sheerin, Esq., Mullooly Jeffrey Rooney & Flynn, 6851 Jericho Tpke, Suite 220, Syosset, NY 11791-4449
519299760	+ Lincon, LLC, 7417 Rudderow Avenue, Pennsauken, NJ 08109-2937
519299761	+ Little Lake Lending, ATTN: ZenResolve, 11021 N. Tatum Blvd., Ste 300, PMB 9612, Phoenix, AZ 85028-3010
519299762	+ Lyons Doughty & Veldhuis, PC, 136 Gaither Drive, Suite 100, PO Box 1269, Mount Laurel, NJ 08054-7269
519299763	+ Makes Cents, Inc. dba MaxLend, PO Box 639, Parshall, ND 58770-0639
519299764	+ Mullooly, Jeffrey, Rooney et al, 6851 Jericho Tpke, Suite 220, Syosset, NY 11791-4449
519299765	+ Nissan Motor Acceptance Corp/Infiniti, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
519299769	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48266-0001
519299770	+ Radius Global Solutions, 500 North Franklin Turnpike, Suite 200, Mail Code 747, Ramsey, NJ 07446-1160
519299771	+ Radius Global Solutions, PO Box 390905, Minneapolis, MN 55439-0905
519299772	Radius Global Solutions LLC, PO Box 357, Ramsey, NJ 07446-0357
519299773	+ Radius Global Solutions, LLC, PO Box 390846, Minneapolis, MN 55439-0846
519299775	+ Raymond Thomas Guinn, 4326 Finlaw Avenue, First Floor, Pennsauken, NJ 08109-2944
519299776	+ Raymond Thomas Quinn, 4326 Finlaw Avenue, 1st Floor, Pennsauken, NJ 08109-2944
519299778	Selip & Stylianou, LLP, 10 Forest Avenue, Suite 300, PO Box 914, Paramus, NJ 07653-0914
519299777	Selip & Stylianou, LLP, 199 Crossways Park Drive, PO Box 363, Woodbury, NY 11797-0363
519299780	+ State of New Jersey, Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
519299779	State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 269, Trenton, NJ 08695-0269
519310944	+ State of New Jersey, Division of Taxation, Bankruptcy, PO Box 245, Trenton, NJ 08695-0245
519314156	+ TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
519299787	The Home Depot, PO Box 689147, Des Moines, IA 50368-9147
519299786	+ The Home Depot, ATTN: Radius Global Solutions LLC, PO Box 390905, Minneapolis, MN 55439-0905
519299789	+ US Small Business Administration, SBA Disaster Loan Service Center, 2 North 20th Street, Suite 320, Birmingham, AL 35203-4002

TOTAL: 32

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: joel@spivacklaw.com	Oct 21 2021 20:21:00	Joel R. Spivack, Law Office of Joel R. Spivack, 1415 Marlton Pike East, Suite 302, Cherry Hill, NJ 08034
tr	+ Email/Text: pmarraffa@standingtrustee.com	Oct 21 2021 20:21:00	Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580, Cherry Hill, NJ 08002-2977

District/off: 0312-1

User: admin

Page 2 of 4

Date Rcvd: Oct 21, 2021

Form ID: 309I

Total Noticed: 75

smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 21 2021 20:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 21 2021 20:21:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519302925	+ EDI: PHINAMERI.COM	Oct 22 2021 00:23:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
519299734	EDI: ARSN.COM	Oct 22 2021 00:23:00	ARS National Services, Inc., PO Box 469100, Escondido, CA 92046-9100
519299733	EDI: ARSN.COM	Oct 22 2021 00:23:00	ARS National Services, Inc., PO Box 469046, Escondido, CA 92046-9046
519327999	EDI: BECKLEE.COM	Oct 22 2021 00:23:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519299731	+ EDI: AMEREXPR.COM	Oct 22 2021 00:23:00	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519299732	+ EDI: AMEREXPR.COM	Oct 22 2021 00:23:00	Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519299735	Email/Text: cms-bk@cms-collect.com	Oct 21 2021 20:21:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
519299736	+ EDI: CAPITALONE.COM	Oct 22 2021 00:23:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519309688	+ EDI: AIS.COM	Oct 22 2021 00:23:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519299742	+ EDI: CITICORP.COM	Oct 22 2021 00:23:00	Citibank, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519299743	EDI: CITICORP.COM	Oct 22 2021 00:23:00	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
519299744	+ EDI: CITICORP.COM	Oct 22 2021 00:23:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519299746	+ EDI: WFNNB.COM	Oct 22 2021 00:23:00	Comenitybank/Jared, Attn: Bankruptcy, Po Box 182273, Columbus, OH 43218-2273
519299748	+ EDI: CITICORP.COM	Oct 22 2021 00:23:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
519310305	EDI: Q3G.COM	Oct 22 2021 00:23:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
519302494	EDI: DISCOVER.COM	Oct 22 2021 00:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519299749	+ EDI: DISCOVER.COM	Oct 22 2021 00:23:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519299752	Email/Text: bk@freedomfinancialnetwork.com	Oct 21 2021 20:21:00	Freedom Plus, Attn: Bankruptcy, Po Box 2340, Phoenix, AZ 85002
519299747	EDI: IRS.COM	Oct 22 2021 00:23:00	Department of the Treasury, Internal Revenue Service, Cincinnati, OH 45999-0030
519299737	EDI: JPMORGANCHASE	Oct 22 2021 00:23:00	Chase, 800 Brooksedge Blvd, Westerville, OH 43081
519299738	EDI: JPMORGANCHASE	Oct 22 2021 00:23:00	Chase, ATTN: Correspondence, Dept/Bankruptcy, PO Box 15919, Wilmington, DE 19850
519299740	EDI: JPMORGANCHASE	Oct 22 2021 00:23:00	Chase, Cardmember Service, PO Box 15548, Wilmington, DE 19886-5548

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: Oct 21, 2021

Form ID: 309I

Total Noticed: 75

519299739	EDI: JPMORGANCHASE	Oct 22 2021 00:23:00	Chase, Cardmember Services, PO Box 15298, Wilmington, DE 19850-5298
519299741	EDI: JPMORGANCHASE	Oct 22 2021 00:23:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
519309348	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 21 2021 20:21:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
519299759	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 21 2021 20:21:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519302056	Email/PDF: resurgentbknotifications@resurgent.com	Oct 21 2021 20:30:07	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519299766	+ Email/Text: bnc@nordstrom.com	Oct 21 2021 20:21:14	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
519299767	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 21 2021 20:21:00	Office of the U.S. Trustee, District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100, Newark, NJ 07102-5235
519328641	EDI: Q3G.COM	Oct 22 2021 00:23:00	Quantum3 Group LLC as agent for, CKS Prime Investments LLC, PO Box 788, Kirkland, WA 98083-0788
519324741	EDI: Q3G.COM	Oct 22 2021 00:23:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
519299768	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 21 2021 20:21:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
519299781	+ EDI: RMSC.COM	Oct 22 2021 00:23:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519300141	+ EDI: RMSC.COM	Oct 22 2021 00:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519299782	+ EDI: RMSC.COM	Oct 22 2021 00:23:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519299784	EDI: TDBANKNORTH.COM	Oct 22 2021 00:23:00	TD Bank, Attn: Bankruptcy, 1701 Route 70 E, Cherry Hill, NJ 08034
519299785	EDI: TDBANKNORTH.COM	Oct 22 2021 00:23:00	TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243
519299788	EDI: TFSR.COM	Oct 22 2021 00:23:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
519299783	+ EDI: WTRRN BANK.COM	Oct 22 2021 00:23:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580, Cherry Hill, NJ 08002-2977
519320632	*+	ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
519299755	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Special Procedures Branch, Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724
519299756	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519324357	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519299774	*+	Radius Global Solutions, LLC, PO Box 390905, Minneapolis, MN 55439-0905

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: Oct 21, 2021

Form ID: 309I

Total Noticed: 75

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 2, 2021 at the address(es) listed below:

Name	Email Address
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joel R. Spivack	on behalf of Joint Debtor Cathy J. Federico joel@spivacklaw.com admin@spivacklaw.com;r44331@notify.bestcase.com
Joel R. Spivack	on behalf of Debtor Frank V. Federico Jr. joel@spivacklaw.com, admin@spivacklaw.com;r44331@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4